



DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
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www.finance.mo.gov

Rob Barrett
Commissioner

June 1, 2021

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2021, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 228 to 223. During the past twelve months, six banks merged into other institutions and one national charter bank converted to a state charter bank.

Assets in state-chartered banks totaled \$172.8 billion on March 31, 2021, an increase of 23.4 percent from one year earlier. Deposits were \$146.5 billion and total loans were \$107.2 billion on March 31, 2021, an increase of 26.0 and 14.4 percent respectively, from one year earlier. These large percentage increases are attributed to the various stimulus packages and programs by the federal government associated with COVID – 19.

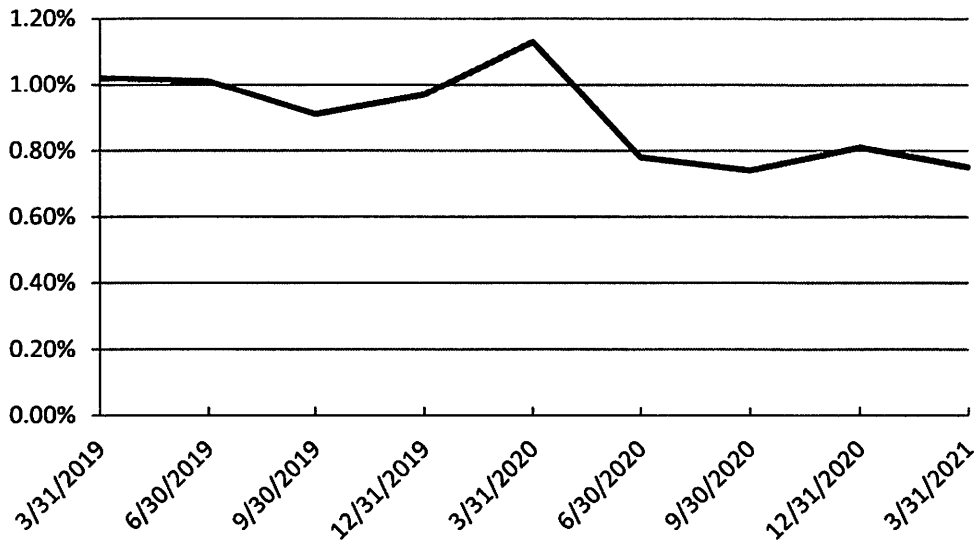
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.75 percent. The return on assets remains strong at 1.32 percent.

Capital is strong despite a decline, as the Tier 1 Leverage Capital ratio is 8.87 percent of total assets, which is comparable to the national average of 8.85 percent.

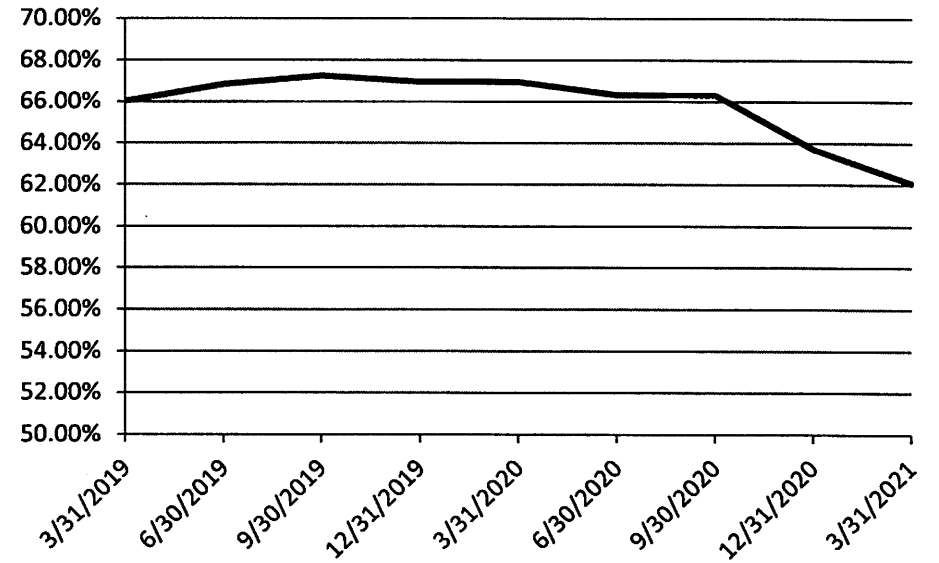
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Rob Barrett
Commissioner of Finance

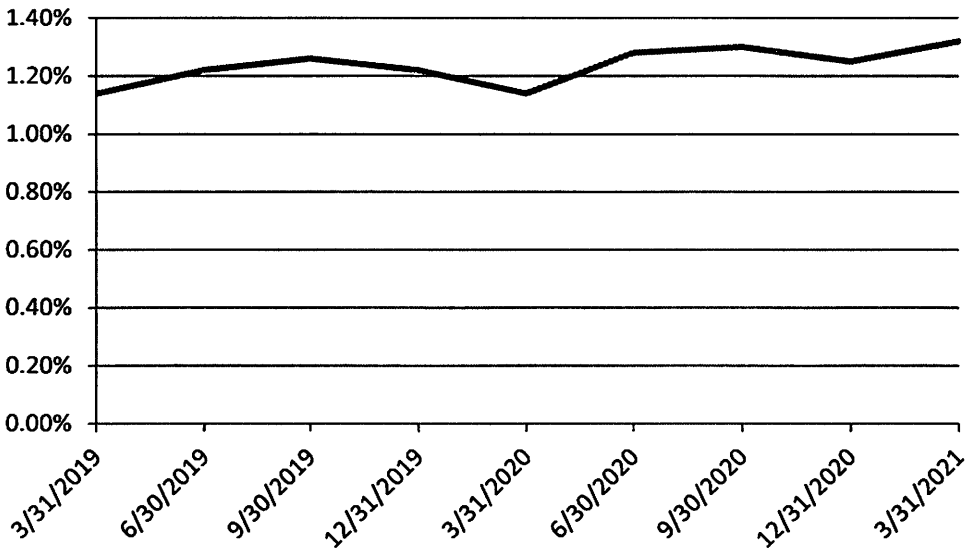
PAST DUE LOANS TO TOTAL LOANS



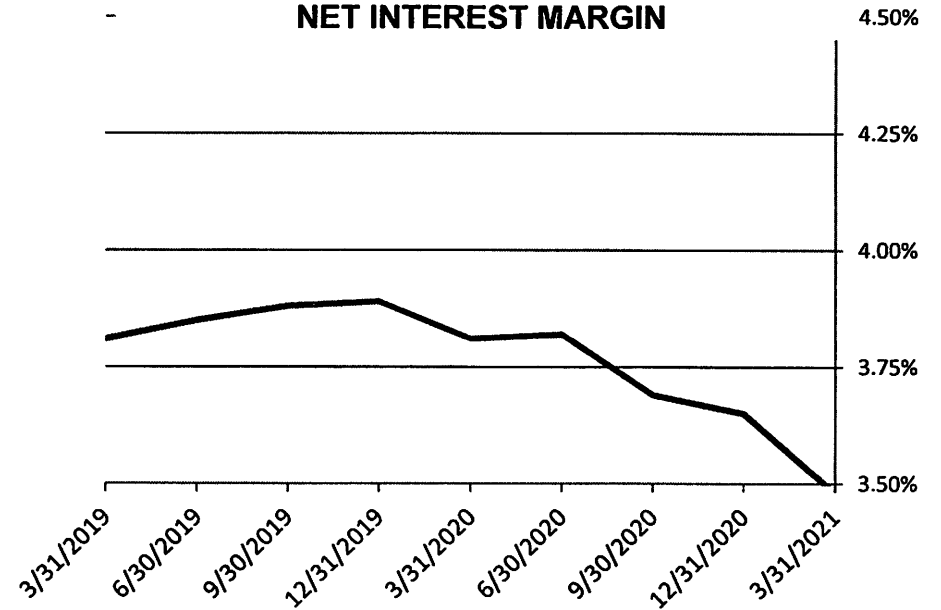
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2021**

THOUSANDS OF DOLLARS	223 BANKS 3/31/2021	228 BANKS 3/31/2020	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$107,247,973	\$93,769,488	\$13,478,485	14.4%
Allowance for Loan Losses	1,416,709	1,152,924	263,785	22.9%
Total Assets	172,783,662	140,054,277	32,729,385	23.4%
LIABILITIES				
Total Deposits	146,497,670	116,256,822	30,240,848	26.0%
Total Equity Capital	16,447,087	14,952,298	1,494,789	10.0%

OPERATING RATIOS	3/31/2021	3/31/2020	CHANGE
Equity Capital/Assets	9.52%	10.68%	-1.16%
Tangible Equity Capital/Assets	8.87%	10.01%	-1.14%
Capital and Allowance for Loan Losses/Assets	10.25%	11.41%	-1.16%
Total Loans/Assets	62.07%	66.95%	-4.88%
Past Due and Nonaccrual Loans/Total Loans	0.75%	1.13%	-0.38%
Allowance for Loan Losses/Total Loans	1.32%	1.23%	0.09%
Average Net Interest Margin	3.48%	3.81%	-0.33%
Return on Assets	1.32%	1.14%	0.18%

NOTES:

Does not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF MARCH 31, 2021**

MILLIONS OF DOLLARS	3/31/2021			3/31/2020	PERCENT CHANGE
	223 STATE BANKS	7 NATIONAL BANKS	230 ALL BANKS	237 ALL BANKS	
ASSETS					
Cash and Due from Banks	18,397	4,676	23,073	9,568	141.1%
Investment Securities	39,090	11,601	50,691	40,002	26.7%
Total Loans and Leases	107,248	18,805	126,053	110,389	14.2%
Less: Reserves	1,417	247	1,664	1,381	20.5%
Federal Funds Sold	2,061	1,652	3,713	2,869	29.4%
Fixed Assets	2,283	274	2,557	2,518	1.5%
Other Real Estate	121	5	126	152	-17.1%
Intangible Assets	1,233	167	1,400	1,180	18.6%
Other assets	3,768	1,021	4,789	4,572	4.7%
TOTAL ASSETS	\$172,784	\$37,954	\$210,738	\$169,869	24.1%
LIABILITIES					
Total Deposits	146,498	31,465	177,963	140,645	26.5%
Deposits over 250M	4,681	345	5,026	5,601	-10.3%
Brokered Deposits	2,445	649	3,094	4,429	-30.1%
Federal Funds Purchased	5,018	2,775	7,793	5,718	36.3%
Other liabilities	4,821	401	5,222	5,639	-7.4%
Total Equity Capital	16,447	3,313	19,760	17,867	10.6%
TOTAL LIABILITIES	\$172,784	\$37,954	\$210,738	\$169,869	24.1%
EARNINGS					
Interest Income	1,326	237	1,563	1,604	-2.6%
Interest Expense	98	13	111	254	-56.3%
Net Interest Income	1,228	224	1,452	1,350	7.6%
Provision for Loan Losses	20	-6	14	220	-93.6%
Net Income	590	95	685	418	63.9%
Cash Dividends	353	17	370	287	28.9%
Net Loan Losses	21	6	27	36	-25.0%



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Rob Barrett
Commissioner

September 7, 2021

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2021, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 226 to 221. During the past twelve months, six banks merged into other institutions and one national charter bank converted to a state charter bank.

Assets in state-chartered banks totaled \$173.3 billion on June 30, 2021, an increase of 11.6 percent from one year earlier. Deposits were \$147.3 billion and total loans were \$106.1 billion on June 30, 2021, an increase of 13.9 and 3.1 percent respectively, from one year earlier. These large percentage increases are attributed to the various stimulus packages and programs by the federal government associated with COVID – 19. In addition, the negative overall provision expense is the result of a sizable institution taking a reverse provision due to an overestimate of the potential impact associated with COVID in 2020.

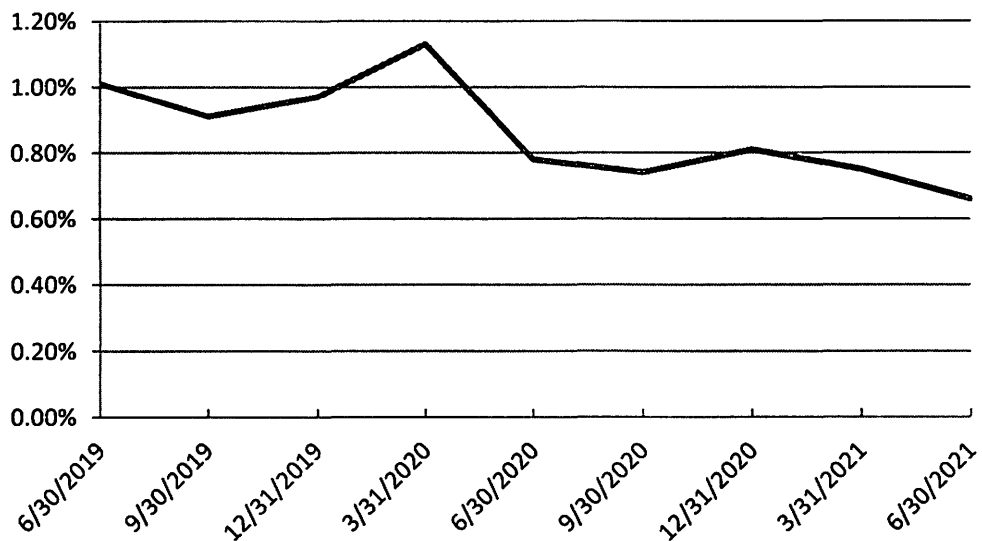
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.66 percent. The return on assets remains strong at 1.40 percent.

Capital is strong despite a decline, as the Tier 1 Leverage Capital ratio is 9.09 percent of total assets, which is slightly above the national average of 8.83 percent.

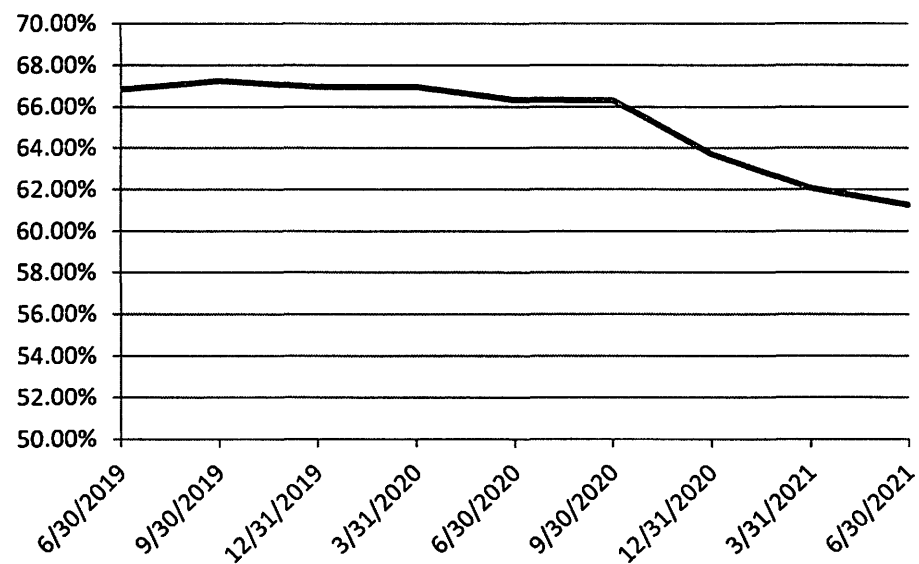
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Rob Barrett
Commissioner of Finance

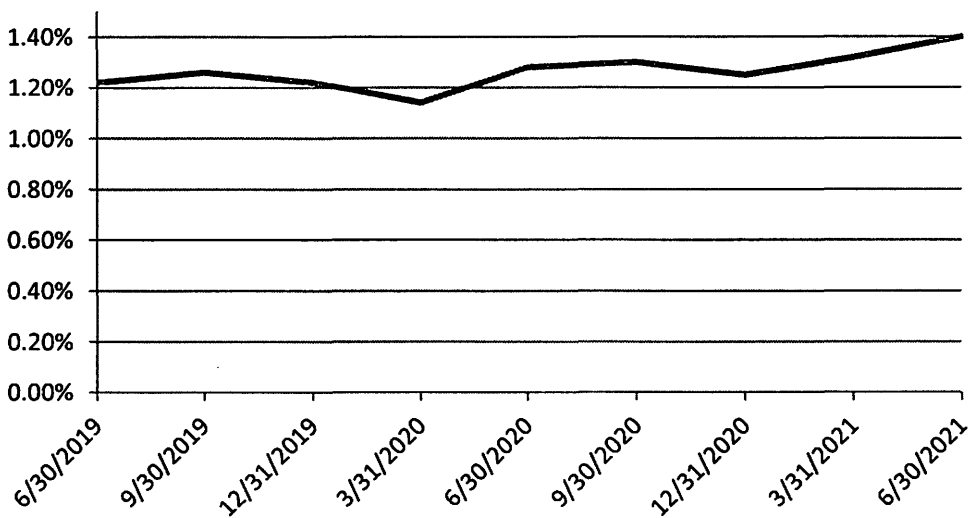
PAST DUE LOANS TO TOTAL LOANS



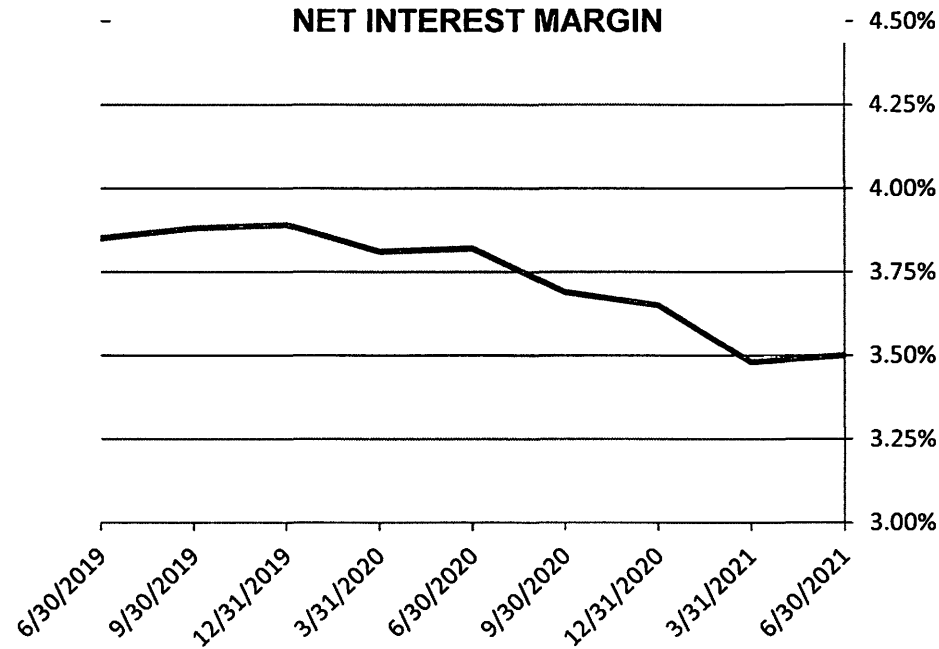
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2021**

THOUSANDS OF DOLLARS	221 BANKS 6/30/2021	226 BANKS 6/30/2020	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$106,140,158	\$102,987,400	\$3,152,758	3.1%
Allowance for Loan Losses	1,365,296	1,315,939	49,357	3.8%
Total Assets	173,277,509	155,255,892	18,021,617	11.6%
LIABILITIES				
Total Deposits	147,333,105	129,327,074	18,006,031	13.9%
Total Equity Capital	16,860,453	15,738,343	1,122,110	7.1%

OPERATING RATIOS	6/30/2021	6/30/2020	CHANGE
Equity Capital/Assets	9.73%	10.14%	-0.41%
Tangible Equity Capital/Assets	9.09%	9.49%	-0.40%
Capital and Allowance for Loan Losses/Assets	10.44%	10.89%	-0.45%
Total Loans/Assets	61.25%	66.33%	-5.08%
Past Due and Nonaccrual Loans/Total Loans	0.66%	0.78%	-0.12%
Allowance for Loan Losses/Total Loans	1.29%	1.28%	0.01%
Average Net Interest Margin	3.50%	3.82%	-0.32%
Return on Assets	1.40%	1.28%	0.12%

NOTES:

Above totals do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2021**

MILLIONS OF DOLLARS	6/30/2021			6/30/2020	
	221 STATE BANKS	7 NATIONAL BANKS	228 ALL BANKS	244 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	17,274	5,832	23,106	14,772	56.4%
Investment Securities	42,094	12,214	54,308	42,922	26.5%
Total Loans and Leases	106,140	19,186	125,326	121,156	3.4%
Less: Reserves	1,365	246	1,611	1,562	3.1%
Federal Funds Sold	2,181	1,168	3,349	3,099	8.1%
Fixed Assets	2,265	272	2,537	2,542	-0.2%
Other Real Estate	100	2	102	153	-33.3%
Intangible Assets	1,221	166	1,387	1,252	10.8%
Other assets	3,368	1,212	4,580	4,555	0.5%
TOTAL ASSETS	\$173,278	\$39,806	\$213,084	\$188,889	12.8%
LIABILITIES					
Total Deposits	147,333	33,117	180,450	157,314	14.7%
Deposits over 250M	4,483	368	4,851	5,677	-14.5%
Brokered Deposits	2,390	50	2,440	3,641	-33.0%
Federal Funds Purchased	4,980	2,816	7,796	6,418	21.5%
Other liabilities	4,105	431	4,536	6,389	-29.0%
Total Equity Capital	16,860	3,442	20,302	18,768	8.2%
TOTAL LIABILITIES	\$173,278	\$39,806	\$213,084	\$188,889	12.8%
EARNINGS					
Interest Income	2,673	481	3,154	3,192	-1.2%
Interest Expense	186	25	211	426	-50.5%
Net Interest Income	2,487	456	2,943	2,767	6.4%
Provision for Loan Losses	-8	21	13	426	-96.9%
Net Income	1,249	197	1,446	925	56.3%
Cash Dividends	645	47	692	517	33.8%
Net Loan Losses	38	35	73	63	15.9%



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Rob Barrett
Commissioner

December 7, 2021

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2021, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 225 to 209. During the past twelve months, seventeen banks merged into other institutions and one national charter bank converted to a state charter bank.

Assets in state-chartered banks totaled \$177.5 billion on September 30, 2021, an increase of 12.7 percent from one year earlier. Deposits were \$151.3 billion and total loans were \$107.2 billion on September 30, 2021, an increase of 14.9 percent and 2.7 percent respectively, from one year earlier. The various stimulus packages and programs by the federal government associated with COVID – 19 still impact the overall numbers. In addition, the low overall provision expense is the result of a sizable institution taking a reverse provision due to an overestimate of the potential impact associated with COVID in 2020.

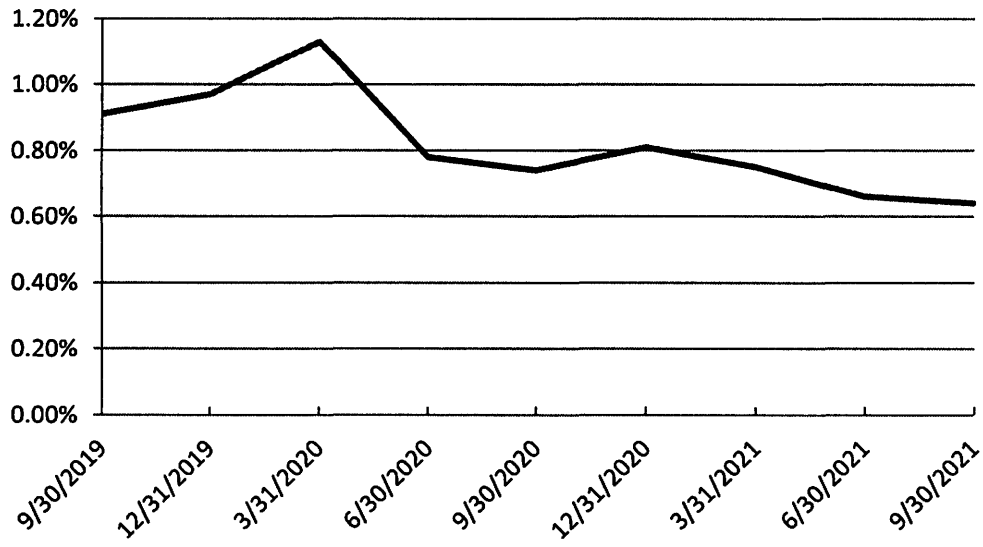
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 0.64 percent. The return on assets remains strong at 1.36 percent.

Capital remains strong despite a decline, as the Tier 1 Leverage Capital ratio is 9.10 percent of total assets, which is slightly above the national average of 8.86 percent.

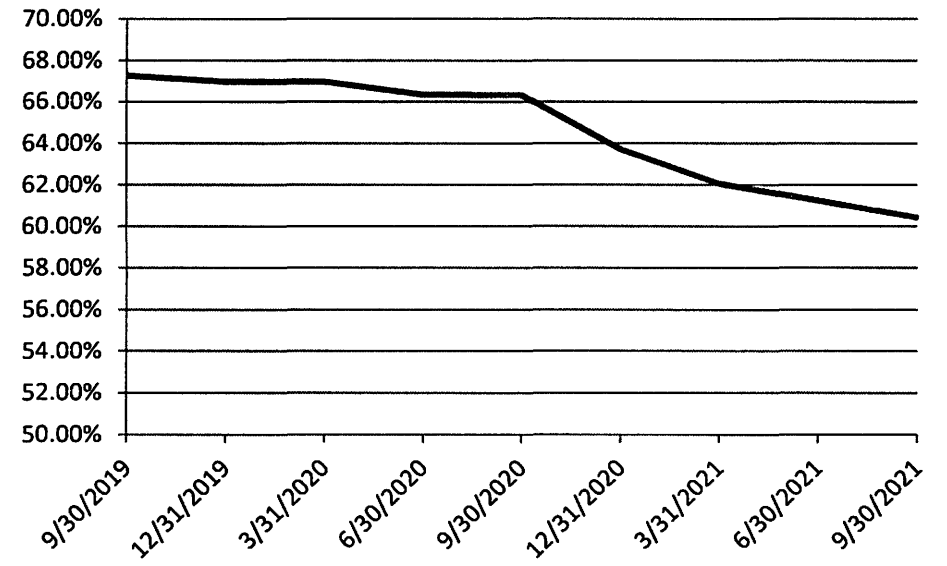


Rob Barrett
Commissioner of Finance

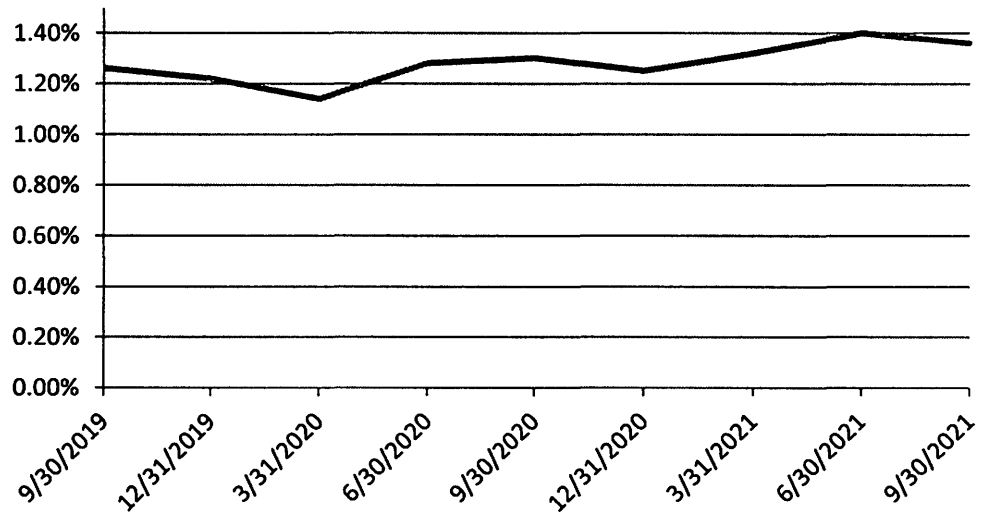
PAST DUE LOANS TO TOTAL LOANS



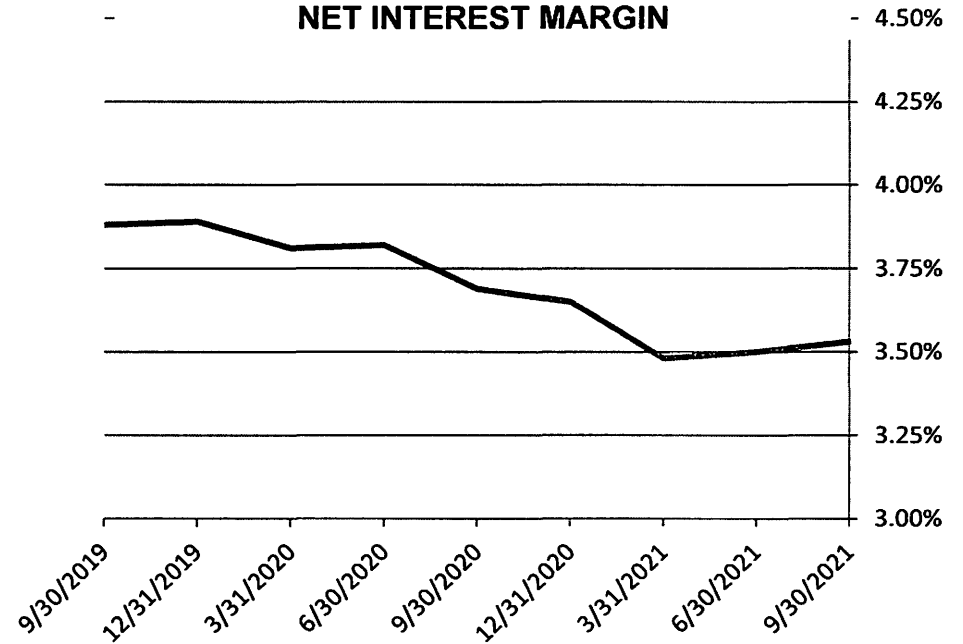
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2021**

THOUSANDS OF DOLLARS	209 BANKS 9/30/2021	225 BANKS 9/30/2020	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	107,224,964	104,376,779	2,848,185	2.7%
Allowance for Loan Losses	1,371,477	1,376,416	(4,939)	-0.4%
Total Assets	177,475,820	157,411,586	20,064,234	12.7%
LIABILITIES				
Total Deposits	151,278,784	131,651,448	19,627,336	14.9%
Total Equity Capital	17,354,616	16,103,203	1,251,413	7.8%

OPERATING RATIOS	9/30/2021	9/30/2020	CHANGE
Equity Capital/Assets	9.78%	10.23%	-0.45%
Tangible Equity Capital/Assets	9.10%	9.57%	-0.47%
Capital and Allowance for Loan Losses/Assets	10.47%	11.01%	-0.54%
Total Loans/Assets	60.42%	66.31%	-5.89%
Past Due and Nonaccrual Loans/Total Loans	0.64%	0.74%	-0.10%
Allowance for Loan Losses/Total Loans	1.28%	1.32%	-0.04%
Average Net Interest Margin	3.53%	3.69%	-0.16%
Return on Assets	1.36%	1.30%	0.06%

NOTES:

2020 and 2021 do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2021**

MILLIONS OF DOLLARS	9/30/2021			9/30/2020	
	209 STATE BANKS	7 NATIONAL BANKS	216 ALL BANKS	233 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	17,608	6,566	24,174	12,830	88.4%
Investment Securities	44,128	13,070	57,198	45,534	25.6%
Total Loans and Leases	107,225	18,714	125,939	122,727	2.6%
Less: Reserves	1,371	238	1,609	1,630	-1.3%
Federal Funds Sold	2,488	1,105	3,593	2,938	22.3%
Fixed Assets	2,419	267	2,686	2,556	5.1%
Other Real Estate	84	1	85	149	-43.0%
Intangible Assets	1,318	165	1,483	1,299	14.2%
Other assets	3,577	1,158	4,735	4,558	3.9%
TOTAL ASSETS	\$177,476	\$40,808	\$218,284	\$190,961	14.3%
LIABILITIES					
Total Deposits	151,279	34,387	185,666	159,506	16.4%
Deposits over \$250M	4,343	289	4,632	5,572	-16.9%
Brokered Deposits	2,332	100	2,432	3,423	-29.0%
Federal Funds Purchased	4,850	2,537	7,387	6,169	19.7%
Other liabilities	3,992	412	4,404	6,010	-26.7%
Total Equity Capital	17,355	3,472	20,827	19,276	8.0%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$177,476	\$40,808	\$218,284	\$190,961	14.3%
EARNINGS					
Interest Income	4,045	735	4,780	4,726	1.1%
Interest Expense	266	35	301	576	-47.7%
Net Interest Income	3,779	700	4,479	4,150	7.9%
Provision for Loan Losses	10	18	28	509	-94.5%
Net Income	1,835	309	2,144	1,628	31.7%
Cash Dividends	1,044	70	1,114	833	33.7%
Net Loan Losses	47	39	86	85	1.2%



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Mick Campbell
Acting Commissioner

February 25, 2022

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2021, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 223 to 206. During these twelve months, 18 banks merged into other institutions and one national bank charter converted to a state bank charter.

Assets in state-chartered banks totaled \$188.3 billion on December 31, 2021, an increase of 14.3 percent from one year earlier. Deposits were \$161.6 billion and total loans were \$112.3 billion on December 31, 2021, an increase of 15.9 percent and 7.0 percent from one year earlier, respectively.

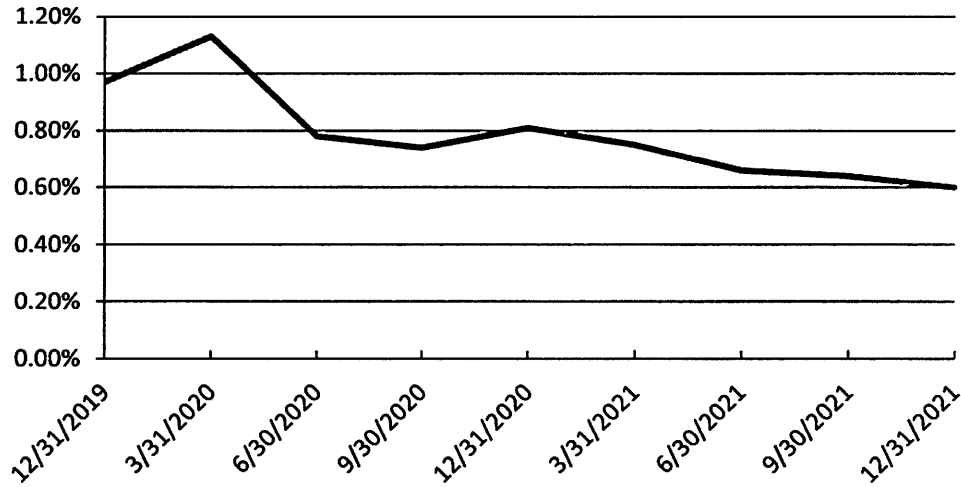
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality remains strong, with the past due ratio manageable at 0.60 percent. The return on assets remains strong and stable at 1.27 percent.

Capital remains robust, despite a declining Tier 1 Leverage Capital ratio of 8.69 percent. This decline is attributed to the sizable asset growth caused by the federal government COVID-19 stimulus programs. Despite the ratio's decline, the total dollar volume of capital has increase by 7.0 percent from one year earlier.

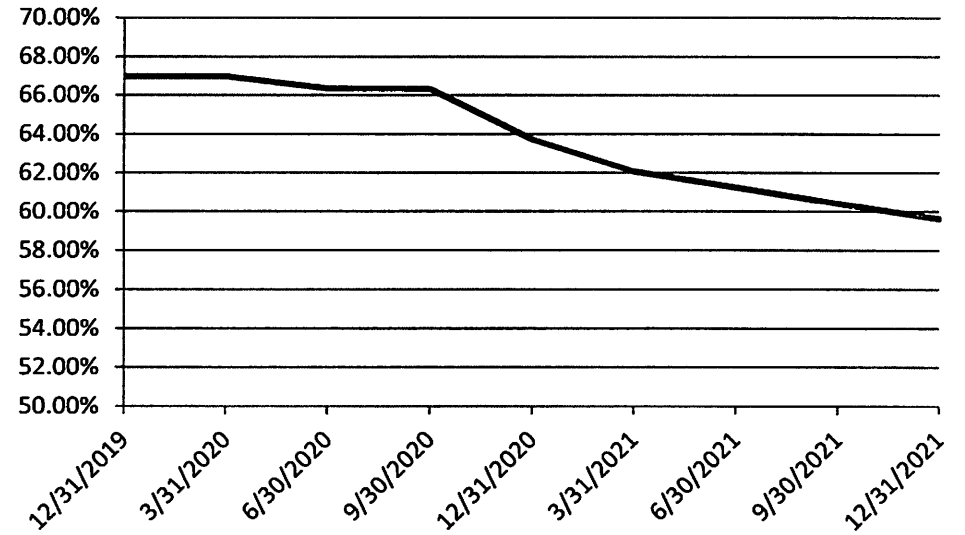
A handwritten signature in black ink, appearing to read "Mick Campbell".

Mick Campbell
Acting Commissioner of Finance

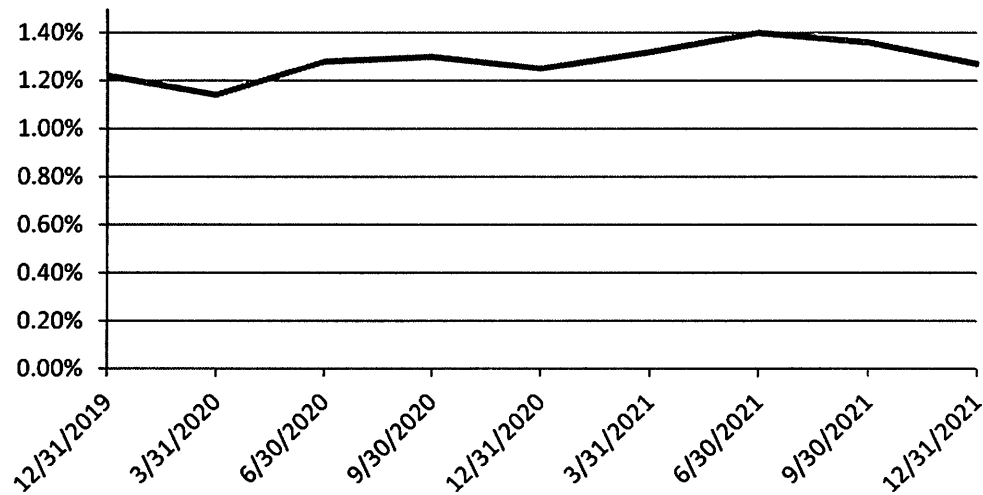
PAST DUE LOANS TO TOTAL LOANS



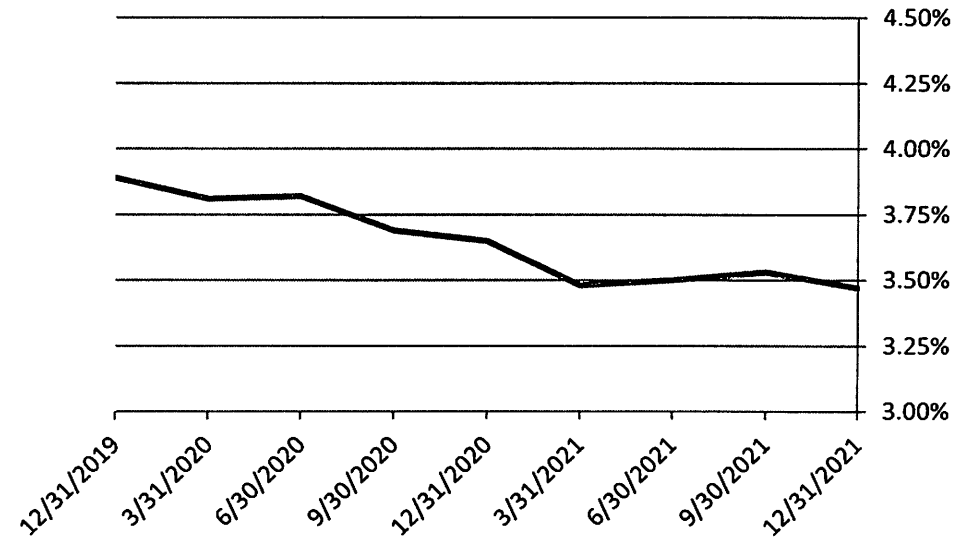
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2021**

THOUSANDS OF DOLLARS	206 BANKS 12/31/2021	223 BANKS 12/31/2020	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$112,305,511	\$105,006,671	\$7,298,840	7.0%
Allowance for Loan Losses	1,370,554	1,411,707	(41,153)	-2.9%
Total Assets	188,335,005	164,820,047	23,514,958	14.3%
LIABILITIES				
Total Deposits	161,587,022	139,365,425	22,221,597	15.9%
Total Equity Capital	17,668,919	16,509,666	1,159,253	7.0%

OPERATING RATIOS	12/31/2021	12/31/2020	CHANGE
Equity Capital/Assets	9.38%	10.02%	-0.64%
Tangible Equity Capital/Assets	8.69%	9.34%	-0.65%
Capital and Allowance for Loan Losses/Assets	10.04%	10.78%	-0.74%
Total Loans/Assets	59.63%	63.71%	-4.08%
Past Due and Nonaccrual Loans/Total Loans	0.60%	0.81%	-0.21%
Allowance for Loan Losses/Total Loans	1.22%	1.34%	-0.12%
Average Net Interest Margin	3.47%	3.65%	-0.18%
Return on Assets	1.27%	1.25%	0.02%

NOTES:

2020 numbers do not include four nondeposit trust companies.

2021 numbers do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2021**

MILLIONS OF DOLLARS	12/31/2021			12/31/2020	PERCENT CHANGE
	206 STATE BANKS	6 NATIONAL BANKS	212 ALL BANKS	230 ALL BANKS	
ASSETS					
Cash and Due from Banks	21,255	9,613	30,868	18,474	67.1%
Investment Securities	46,359	14,187	60,546	48,534	24.7%
Total Loans and Leases	112,306	19,377	131,683	123,399	6.7%
Less: Reserves	1,371	235	1,606	1,671	-3.9%
Federal Funds Sold	2,433	1,226	3,659	3,808	-3.9%
Fixed Assets	2,324	258	2,582	2,557	1.0%
Other Real Estate	82	0	82	132	-37.9%
Intangible Assets	1,430	166	1,596	1,376	16.0%
Other assets	3,517	1,162	4,679	4,623	1.2%
TOTAL ASSETS	\$188,335	\$45,754	\$234,089	\$201,232	16.3%
LIABILITIES					
Total Deposits	161,587	38,558	200,145	169,465	18.1%
Deposits over \$250M	4,249	565	4,814	5,453	-11.7%
Brokered Deposits	2,201	95	2,296	3,090	-25.7%
Federal Funds Purchased	5,691	3,260	8,951	7,043	27.1%
Other liabilities	3,388	449	3,837	4,818	-20.4%
Total Equity Capital	17,669	3,487	21,156	19,906	6.3%
TOTAL LIABILITIES + EQUITY CAPITAL	\$188,335	\$45,754	\$234,089	\$201,232	16.3%
EARNINGS					
Interest Income	5,454	981	6,435	6,282	2.4%
Interest Expense	347	45	392	705	-44.4%
Net Interest Income	5,107	936	6,043	5,577	8.4%
Provision for Loan Losses	11	27	38	578	-93.4%
Net Income	2,425	400	2,825	2,328	21.3%
Cash Dividends	1,369	93	1,462	1,192	22.7%
Net Loan Losses	66	49	115	117	-1.7%